

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

- receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the[[a]] user of the bank account using an input device, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services;
- storing the personalized transaction identification information in a host data store maintained by a host;
- accessing the personalized transaction identification information from the host data store;
- accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host;
- matching the personalized transaction identification information with the online banking transaction information; and
- providing data for presentation to the user in an aggregated display that includes ~~the personalized transaction identification information and~~ the online banking transaction information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services.

2. (Previously Presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user contemporaneously with the transaction.

3. (Previously Presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user subsequent to the transaction.

4. (Original) The method of claim 1 wherein the input device comprises a keypad.

5. (Original) The method of claim 1 wherein the input device comprises a PDA.

6. (Previously Presented) The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol.

7. (Original) The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming.

8. (Original) The method of claim 6 wherein the transfer protocol comprises a synchronizing method.

9. (Original) The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount.

10. (Canceled)

11. (Previously Presented) The method of claim 1 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.

12. (Canceled)

13. (Previously Presented) The method of claim 1 wherein the host data store comprises a third party storage facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through an ISP.

14. (Previously Presented) The method of claim 1 wherein the host comprises an ISP.

15-30. (Canceled)

31. (Currently Amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being specified by a user of the bank account, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services;

storing the personalized transaction identification information in a data store local to the user;

accessing the personalized transaction identification information from the local data store;

accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store;

matching the personalized transaction identification information with the online banking transaction information; and

providing data for presentation to the user in an aggregated display that includes ~~the personalized transaction identification information~~ and the online banking transaction information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services.

32. (Currently Amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving, from a user of the bank account through an input device, personalized transaction identification information about a transaction to purchase goods between the user and a provider of the goods or a transaction to purchase services between the user and a provider of the services ~~from a user of the bank account through an input device, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services;~~

storing the personalized transaction identification information in a data store local to the user input device;

accessing the personalized transaction information from the local data store;

accessing online banking transaction information from a bank data store

maintained by a bank that is logically or physically distinct from the local data store;

matching the personalized transaction identification information with the online banking transaction information; and

providing data for presentation to the user in an aggregated display that includes ~~the personalized transaction identification information~~ and the online banking transaction

information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services.

33. (Canceled)

34. (Previously Presented) The method of claim 9 wherein matching the personalized transaction identification information comprises matching based on check number or purchase amount.

35. (Previously Presented) The method of claim 13 wherein the third party comprises a party other than the user and the bank.

36-38. (Canceled)

39. (Previously Presented) The method of claim 1 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the host.

40-41. (Canceled)

42. (Previously Presented) The method of claim 31 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

43. (Previously Presented) The method of claim 32 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

44. (Canceled)

45. (Previously Presented) The method of claim 9, wherein the personalized transaction identification information is the description of the purchase, which comprises a textual description of the purchase.

46. (Previously Presented) The method of claim 1, wherein the user is a party to the transaction.

47. (Previously Presented) The method of claim 31, wherein the user is a party to the transaction.

48. (Previously Presented) The method of claim 32, wherein the personalized transaction identification information is specified by a user using the user input device and wherein the user is a party to the transaction.

49. (Previously Presented) The method of claim 1, further comprising a user entering personalized transaction identification information about a transaction using an input device.

50. (Currently Amended) The method of claim 1, further comprising presenting to the user an aggregated display that includes the textual description~~personalized transaction identification information~~ and the online banking transaction information.

51. (Previously Presented) The method of claim 31, further comprising a user specifying personalized transaction identification information about a transaction using an input device.

52. (Currently Amended) The method of claim 31, further comprising presenting to the user an aggregated display that includes the textual description~~personalized transaction identification information~~ and the online banking transaction information.

53. (Currently Amended) The method of claim 32, further comprising presenting to the user an aggregated display that includes the textual description~~personalized transaction identification information~~ and the online banking transaction information.

54. (Previously Presented) The method of claim 1, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier entered by the user to identify a first transaction that debits or credits funds in the bank account.

55. (Previously Presented) The method of claim 54, further comprising receiving a second identifier entered by the user to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

56. (Previously Presented) The method of claim 31, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier specified by the user to identify a first transaction that debits or credits funds in a bank account.

57. (Previously Presented) The method of claim 56, further comprising receiving a second identifier specified by the user to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

58. (Previously Presented) The method of claim 32, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier to identify a first transaction that debits or credits funds in the bank account.

59. (Previously Presented) The method of claim 58, further comprising receiving a second identifier to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

60. (New) The method of claim 1, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

61. (New) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

62. (New) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

63. (New) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

64. (New) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

65. (New) The method of claim 31, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.



66. (New) The method of claim 31, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

67. (New) The method of claim 31, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

68. (New) The method of claim 31, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

69. (New) The method of claim 31, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

70. (New) The method of claim 32, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

71. (New) The method of claim 32, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

72. (New) The method of claim 32, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

73. (New) The method of claim 32, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

74. (New) The method of claim 32, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.